

**Exhibit 2
to the
Declaration of Doris Lyons**

Lyons, Doris

From: Fordyce, Edward [eFordyce@visa.com]
Sent: Thursday, November 09, 2006 8:54 AM
To: Lyons, Doris
Subject: RE: penalty update and launch status

Agree with the approach, and thanks for your help!

From: Lyons, Doris [mailto:Doris.Lyons@maritz.com]
Sent: Wednesday, November 08, 2006 5:40 PM
To: Fordyce, Edward
Subject: RE: penalty update and launch status

Tad,

I have been checking with the team to keep track of status. I understand we are now in progress. Carlson has started the pull. Exciting and look forward to a successful launch!!

We still have the penalty discussion open and have not gotten language we both can live with. Our team has discussed reduced daily penalty amounts and/or a delayed date (1/07) that the penalty structure would go into place, however, we believe that getting the wording approved on both sides would take longer than we have. So, I guess at this point, we will move forward with the best effort spirit you suggested and know that we both will work to get the job done and agree not to impose the penalty clause as mutually agreed. I will let Kelvin know that we are going forward with this approach and ask that you let Tim know as I think he agreed with that plan. The executive team here wants to support making this successful and be the best partner for Visa to work with. We feel you have the same goals.

Let me know if this approach works or if I should still work to get final wording done tomorrow.

Thanks

Doris

From: Fordyce, Edward [mailto:eFordyce@visa.com]
Sent: Saturday, October 28, 2006 6:24 PM
To: Lyons, Doris; Robbins, Dave; Taylor, Kelvin
Subject:

Confidentiality Warning: This e-mail contains information intended only for the use of the individual or entity named above. If the reader of this e-mail is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, any dissemination, publication or copying of this e-mail is strictly prohibited. The sender does not accept any responsibility for any loss, disruption or damage to your data or computer system that may occur while using data contained in, or transmitted with, this e-mail.

If you have received this e-mail in error, please immediately notify us by return e-mail. Thank you.

Exhibit 2

1/17/2008